

OFFICE OF THRIFT SUPERVISION APPLICATIONS FOR NEW THRIFT CHARTERS SUMMARY

January 1, 1997 - July 31, 2000

TOTAL NEW THRIFT CHARTERS FILED	-1997	56
	-1998	89
	-1999	59
	-2000	<u>8</u>
	TOTAL	212

	<u>Total Filed</u>	<u>Pending</u>
NUMBER OF APPLICATIONS FOR TRADITIONAL DEPOSITORY INSTITUTION ACTIVITY	125	7
NUMBER ENGAGED IN NON-BANKING ACTIVITIES	<u>87</u>	<u>13</u>
TOTAL	212	20

NUMBER BY NON-BANKING ACTIVITY:

	<u>Total Filed for Period</u>	<u>Currently Pending</u>
- Insurance	45	6
- Securities Broker/Dealer	15	1
- Manufacturing	7	2
- Telecommunications	1	0
- Trade Group	4	1
- Retail	4	0
- Miscellaneous	<u>11</u>	<u>3</u>
Total	87	13

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			<u>Date</u> <u>Consummated</u>	<u>Application</u>	<u>Holding Company Name</u>	<u>Activity</u>
1st Service Bank McLean, Virginia	10-Nov-98 15833	13-Apr-99				
1st Virtual Bank (Virtual Bank) Palm Beach Gardens, Florida	01-Jul-99 16406	11-Feb-00	06-Apr-00	De Novo	1st Virtual, Inc.	
A. G. Edwards Trust Company, FSB St. Louis, Missouri	1 10-Sep-97 14805	20-Apr-98	15-Sep-98	De Novo	A.G. Edwards, Inc.	Securities Broker/Dealer
A.I.G. FSB Wilmington, Delaware	04-Nov-97 14939	09-Dec-99	15-May-00	De Novo	American International Group, Inc.	Insurance
ANFC Bank Dearborn, Michigan	17-Mar-98 15222			* De Novo	Ford Motor Company	Manufacturing
AAL Trust Company, FSB Appleton, Wisconsin	1 30-Dec-97 15054	21-Jul-98	02-Nov-98	De Novo	Aid Association for Lutherans	Insurance
Advest Bank and Trust Company Hartford, Connecticut	13-Jan-97 14260	01-Apr-97	15-Apr-97	Conversion of state savings bank	Advest Group	Securities-Broker
Aetna Trust Company, FSB Hartford, Connecticut	1 07-Oct-98 15740	26-Oct-99	01-Feb-00	De Novo	Aetna, Inc.	Insurance
Affiliated Bank, FSB Hurst, Texas	30-May-97 14544	03-Oct-97	01-Jun-98	Conversion of Credit Union		
Affinity Bank Ventura, California	26-May-99 16304	16-Jun-00		Conversion of commercial bank	AB Holdings	Miscellaneous - Marketing
Affinity Bank Ventura, California	28-Dec-98 15942	26-Jan-99 Withdrawn		Conversion of commercial bank	Affinity Bank Holding/AB Holdings	Miscellaneous - Marketing

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Alliance, FSB Niles, Illinois	30-Dec-98 15950	07-Jun-99	28-Jun-99	De Novo	Polish National Alliance	Insurance
Allstate Federal Savings Bank Northbrook, Illinois	26-Jan-98 15100	21-Jul-98	18-Nov-98	De Novo	Allstate Insurance Co.	Insurance
Ameribank Welch, West Virginia	08-Jan-97 14177	30-Apr-97	02-May-97	Conversion of commercial bank		
American Bank of Oklahoma Collinsville, Oklahoma	13-Jun-97 14577	25-Feb-98	01-Apr-98			
American Express Personal Trust Svcs. Minneapolis, Minnesota	03-Sep-98 15648	08-Jun-00		De Novo	American Express Company	Miscellaneous-Credit Card
American General Financial Center Midvale, Utah	26-Jan-98 15099	10-Sep-98 Withdrawn		Conversion of state savings bank	American General Corporation	Insurance
American Sterling Bank Sugar Creek, Missouri	10-Dec-98 15909	06-Dec-99		Conversion of national bank	American Sterling Corporation	Insurance
AmerUs Home Equity Bank, F.A. Des Moines, Iowa	23-Feb-98 15165	30-Apr-99 Withdrawn		De Novo	AmerUs Group Company	Insurance
Archwood Bank, FSB Annandale, Virginia	15-Jul-99 16426	22-May-00 Withdrawn		De Novo	Archwood Bancshares, Inc.	
Aspire Bank, FSB Atlanta, Georgia	03-Mar-98 15147	06-May-98 Withdrawn		De Novo	CompuCredit Corp.	Miscellaneous-Credit Card
Atlantic Coast Federal Waycross, Georgia	24-Mar-00 17022			* Conversion of Credit Union		

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Associates Capital Bank Midvale, Utah	31-Dec-97 15057			* Conversion of state chartered ind. loan	Associates First Capital Corporation	
Assurance Bank (formerly NAMIC) Carmel, Indiana	09-Jun-98 15436	15-Feb-00	12-Jun-00	De Novo	National Association of Mutual Insurance Companies	Trade Group
Auto Club Trust, FSB Dearborn, Michigan	19-Nov-98 15850	25-Jun-99	30-Nov-99	De Novo	AAA/Auto Club Services, Inc.	Insurance
BUCS Federal Owings Mills, Maryland	25-Mar-97 14379	23-Sep-97	02-Mar-98	Conversion of Credit Union		
Bank Audi (USA) FSA Miami, Florida	16-Nov-98 15843	21-Dec-98 Withdrawn				
Bank Global Chicago, Illinois	26-Jan-99 16012	28-Apr-00 Withdrawn		De Novo	Access Global Financial Corp.	
Bank of Internet, USA San Diego, California	21-Jul-99 16456	25-Apr-00	04-Jul-00	De Novo	BIO.Com Holding, Inc.	
Bankers Savings, FSB Great Neck, New York	28-May-99 16309	24-Aug-99 Withdrawn		De Novo	Bankers Holding Corp, BRT Realty Trust, Gould Investors L.P.; & Georgetown, Inc.	
Bankfirst Federal Savings Bank Sioux Falls, South Dakota	21-Apr-98 15271	12-Jul-99 Withdrawn		Conversion of commercial bank	Bankfirst Corporation, Inc.	
Bay.Net Bank Bel Air, Maryland	05-May-99 16249	10-Dec-99	04-Feb-00	De Novo	Horizon Bancorp, Inc.	
Bayside Bank Excelsior, Minnesota	15-Jan-97 14251	26-Jun-97	02-Sep-97			

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Beacon Federal East Syracuse, New York	13-May-98 15220	14-Sep-98	01-Jul-99	Conversion of Credit Union		
Ben Franklin Bank of Illinois Arlington Heights, Illinois	03-Mar-98 15152	30-Mar-98	14-Apr-98	Conversion of state savings bank		
Benefit Bank Ft. Smith, Arkansas	06-May-99 16263	10-Nov-99	30-Nov-99	De Novo	Benefit Financial Group, Inc.	
Bingham Bank Southfield, Michigan	02-Mar-99 16103			* De Novo	Bingham Financial Services Corp.	
CG Trust Company FSB Philadelphia, Pennsylvania	1 09-Nov-99 16728			* Conversion of state savings bank	CIGNA Corporation	Insurance
CMS EnerBank Jackson, Michigan	07-Oct-99 16639	29-Dec-99 Withdrawn		De Novo	CMS Energy Corporation	Misc. - Public Utilities
CNA Trust Corp. Costa Mesa, California	1 24-Apr-98 15225	20-Apr-99	Approval Expired	Conversion of commercial bank	CNA Financial Corporation/Lowes	Insurance Misc.-Hotels
CTT Trust, FSB Chicago, Illinois	1 30-Sep-98 15718	09-Jun-00 Withdrawn		De Novo	Chicago Title Corporation	Insurance
CTUSA FSB Naples, Florida	20-Aug-97 14764	24-Apr-98	28-Sep-98	De Novo	B.A.T. Industries (London, England)	Manufacturing-Tobacco
Capital Bank US, F.S.B. Brookings, South Dakota	29-Jul-98 15560	08-Oct-98 Withdrawn				
Capital Bank & Trust Company Brea, California	1 14-Sep-98 15674	17-Nov-99	01-Jul-00	De Novo	The Capital Group Companies, Inc.	Securities/Broker

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Carnegie Savings Bank Carnegie, Pennsylvania	27-Feb-98 15189	11-May-98	12-May-98	Conversion of state savings bank	Carnegie Financial Corporation	
Carolina Federal Savings Bank Charleston, South Carolina	02-Oct-98 15721	21-Apr-99	02-Aug-99	Conversion of Credit Union		
Central Bank, FSB Nicholasville, Kentucky	06-Jun-97 14545	09-Oct-97	02-Feb-98		Central Bancshares, Inc.	Bank Holding Company
Central Mountain Bank Lock Haven, Pennsylvania	15-May-00 17164	29-Jun-00 Withdrawn		Conversion of Credit Union		
Citizens SB of Salisbury Salisbury, North Carolina	24-Jul-98 15554	12-Aug-98	02-Sep-98	Conversion of state savings bank		
CoastBank Ft. Lauderdale, Florida	15-Apr-99 16208	06-Jan-00 Withdrawn		De Novo	CoastBank Holding Company	
Coastal Bank Merritt Island, Florida	16-Jun-98 15445	26-Oct-98	17-Feb-99		Coastal Bancorporation, Inc.	
Commerce Bank (ebank) Atlanta, Georgia	22-Oct-97 14912	21-May-98	17-Aug-98		Southeastern Commerce Holding Company	
Commercial Capital Bank Irvine, California	29-Jun-99 16400	09-Feb-00 Withdrawn		De Novo	Commercial Capital Bancorp	
Community First FSB Pikesville, Maryland	25-Apr-97 14468	30-Sep-97	18-May-98			
Conseco Bank, FSB Rapid City, South Dakota	28-Dec-98 15941	25-Jan-99 Withdrawn		Conversion of commercial bank	Conseco, Inc.	Insurance

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Conseco Bank, FSB Rapid City, South Dakota	08-Feb-99 15941	05-Jun-00 Withdrawn		Conversion of commercial bank	Conseco, Inc.	Insurance
Cooperative Bank (Select Bank) Egg Harbor, New Jersey	29-Dec-99 16843	16-Jun-00		De Novo	CBHC Financialcorp, Inc.	
Cornerstone Bank Atlanta, Georgia	07-Oct-98 15682	06-Oct-99		De Novo		
Cornerstone Federal Bank Troy, Michigan	11-Mar-99 16124	19-Nov-99		De Novo	Cornerstone Capital Group, Inc.	
Country Trust Bank Bloomington, Illinois	1 24-Feb-99 16088	21-Jan-00	01-May-00	De Novo	Illinois Agricultural Association Country Life Insurance Company	Trade Group-Agricultural
Davidson Trust Company Great Falls, Montana	1 16-Nov-99 16693			* De Novo	DADCO Incorporated	
Dillard Bank, FSB Baton Rouge, Louisiana	31-Aug-99 16549	30-Nov-99 Withdrawn		Conversion of national bank	W.D. Dillard, Inc - Dillard's Inc. Mercantile Stores Company, Inc.	Retail
Donegal Federal Savings Bank Marietta, Pennsylvania	19-Mar-99 16137	31-Mar-00		De Novo	Donegal Mutual Insurance Company	Insurance
Doral Bank, FSB New York, New York	08-May-98 15365	29-Dec-98	14-Oct-99	De Novo	Doral Financial Corporation	Bank Holding Company
East Dubuque Savings Bank East Dubuque, Illinois	14-Jul-99 16434	29-Sep-99	23-Nov-99	Conversion of state savings bank	East Dubuque Bancshares, Inc.	
EFS Federal Savings Bank Memphis, Tennessee	21-Apr-97 14443	25-Jul-97	25-Aug-97		Concord EFS, Inc	Bank Holding Company

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Emerald Coast Bank Panama, Florida	14-Sep-98 15675	16-Dec-98	12-Feb-99	Conversion of commercial bank		
Empire Bank Hunt Valley, Maryland	22-Jan-98 15042	24-Mar-98 Withdrawn			Empire Bancorp, Inc.	
EVEREN Federal Savings Bank Chicago, Illinois	22-Dec-98 15934	16-Jul-99 Withdrawn		De Novo	EVEREN Capital Corporation	Securities
FDS Bank Mason, Ohio	19-Mar-99 16138	10-Mar-00	03-Jul-00	Conversion of national bank	Federated Department Stores, Inc.	Retail
FPC Financial, f.s.b. Madison, Wisconsin	22-Sep-98 15685	06-Jul-00		De Novo	Deere and Company	Manufacturing
Family Credit Bank Middletown, Connecticut	26-May-98 15400	02-Feb-99 Withdrawn		De Novo	Mortgage Lenders	
Family Savings Bank, F.S.B. Rochester, New York	24-Jun-97 14589	07-Nov-97	Approval Expired			
Farm Bureau Bank, FSB Sparks, Nevada	15-Apr-98 15205	20-Apr-99	12-Jul-99	De Novo	Farm Bureau	Trade Group-Agricultural
Fedfirst Bank Plantation, Florida	28-Sep-99 16616			* De Novo	21st Century Holding Company	Insurance
Fidelity Personal Trust Co. FSB Boston, Massachusetts	1 05-Jan-99 15961	04-Feb-99 Withdrawn		De Novo	FMR Corporation & Fidelity Thrift Holding Company	Securities
Fidelity Personal Trust Co. FSB Boston, Massachusetts	1 26-Feb-99 16116	25-Oct-99	15-May-00	De Novo	FMR Corporation & Fidelity Thrift Holding Company	Securities

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First Alliance Bank Jacksonville, Florida	09-Feb-98 15115	25-Sep-98	01-Oct-98	De Novo	First Alliance Mortgage Co.	
First American Trust, FSB Santa Ana, California	1 08-Sep-98 15660	19-May-99	04-Aug-99	Conversion of commercial bank.	First American Financial Corp.	Insurance
First Bradenton Bank Bradenton, Florida	04-Apr-97 14412	31-Jul-97	24-Oct-97			
First Community Bank of Vidalia Vadalia, Georgia	26-Jan-99 16018	29-Mar-99	01-Apr-99	Conversion of commercial bank	First Liberty Financial Corp.	
First Capital Bank (First Federal) Bennettsville, South Carolina	07-Aug-98 15575	30-Apr-99	27-Sep-99	De Novo	First Capital Bancshares, South Carolina	
First Horizon, FSB Memphis, Tennessee	15-Dec-97 15029	20-Aug-99		De Novo	First Tennessee National Corporation	Bank Holding Company
First Market Bank, FSB Memphis, Tennessee	18-Jun-97 14594	23-Oct-97	04-Nov-97	De Novo	UKROP's Super Markets, Inc.	Retail
First Security Trust Bank, FSB Florence, Kentucky	05-May-98 15357	28-May-99	14-Jun-99	De Novo	Commonwealth Bancshares, Inc.	
First Trust Bank for Savings, FSB Memphis, Tennessee	14-Jul-98 15525	22-Jan-99	27-Jan-99			
Firstexcel, FSB Dallas, Texas	20-May-97 14519	06-Feb-98	23-Apr-98	De Novo	Excel Communications, Inc.	Telecommunications long-distance
Firstland Bank Livermore, California	30-Dec-97 15055	18-May-98 Withdrawn		De Novo	Temple Inland, Inc.	Miscellaneous-Wood Products

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Florida Savings Bank Miami, Florida	23-Feb-98 15159	08-Jul-98	26-Apr-99	De Novo	Florida Savings Bancorp, Inc.	
Forethought Federal Savings Bank Batesville, Indiana	1 18-Nov-97 14961	21-May-98	29-Jul-98	De Novo	Hillenbrand Industries, Inc.	Manufacturing-Coffins, Urns
Fort Lee Federal Savings Bank Fort Lee, New Jersey	22-Dec-99 16832	17-Jun-00		De Novo		
Fortis Family Trust, F.S.B. Atlanta, Georgia	1 30-Nov-98 15844	27-Apr-99 Withdrawn		De Novo	Fortis AMV	Insurance
Fortress Bank of Cresco Cresco, Iowa	09-Aug-99 16502	22-Nov-99		Conversion of commercial bank		
Franklin Templeton Bank & Trust, F.S.B. Salt Lake City, Utah	31-Dec-98 15952	25-Feb-00	01-May-00	Conversion of commercial bank	Franklin Resources, Inc.	Securities
Frontier Bank, FSB Park City, Utah	02-Dec-97 14979	24-Apr-98	15-Jun-98			
Frontier Savings Bank Council Bluffs, Iowa	16-Aug-99 16516	25-Aug-99 Withdrawn		De Novo	Glenwood Bancorporation	Bank Holding Company
Frontier Trust Company, FSB Fargo, North Dakota	1 17-Dec-97 14938	15-Feb-00	07-Jul-00	Conversion of state trust co.	AXA/Equitable Companies Inc.	Insurance
G&L Bank Pensacola, Florida	30-Jun-98 15494	01-Jul-99	20-Sep-99	De Novo	G & L Holding Group, Inc.	
Gateway Savings Bank Ankeny, Iowa	16-Mar-99 16132	03-Sep-99	07-Feb-00	De Novo	Northeast Financial Corporation	

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GE Capital Bank Mason, Ohio	23-Dec-97 15044			* Conversion of state credit card bank	GE Financial Services	Manufacturing
(GMAC Bank) -Mid Atlantic Wilmington, Delaware	28-Aug-98 15642	20-Apr-00		De Novo	General Motors Corporation GMAC	Manufacturing
Generations Bank Kansas City, Missouri	12-Apr-99 16195	28-Mar-00	03-Jul-00	De Novo	Kansas City Life Insurance Company	Insurance - Annuities and Group Life and Marketing
Georgia Banking Company FSB Atlanta, Georgia	20-Jan-99 15997	25-Oct-99 Withdrawn		De Novo	Georgia Banking Company	
Goshen Savings Bank Goshen, New York	10-Feb-97 14308	18-Mar-97	19-Mar-97	Conversion of state savings bank		
Great American Savings Bank Cincinnati, Ohio	22-Jul-99 16457			* De Novo	American Financial Group, Inc.	Insurance and Manufacturing
Guard First Bank (Guard Security) Wilkes-Barre, Pennsylvania	09-Oct-98 16631	09-Jul-99	04-Oct-99	De Novo	GUARD Insurance Group, Inc. Guard Financial Services, Inc.	Insurance
Gulfstream Community Bank Port Richey, Florida	14-Jul-99 16422	04-Feb-00		De Novo		
Guardian Trust Corporation, FSB New York, New York	1 04-May-98 15358	26-Mar-99	27-Apr-99	De Novo	Guardian Life Insurance Co.	Insurance
Harris Savings Bank Harrisburg, Pennsylvania	1 06/27/2000			* Conversion of state savings bank	Harris Financial Inc.	
Haywood Savings Bank (Century South Bank) Waynesville, New Jersey	22-Nov-99 16772	11-Feb-00	15-Feb-00	Conversion of state savings bank	Haywood Bancshares, Inc. Century South Banks	Bank Holding Company

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Hickory Point Bank and Trust, FSB Forsyth, Illinois	03-Sep-97 14792	23-Mar-98	25-Mar-98	Conversion of state commercial bank	Archer-Daniels-Midland	Manufacturing-Produce Sales
Home Federal Bank of Hollywood Hollywood, Florida	29-Aug-97 14725	22-Jun-98	08-Sep-98			
Horizon Bank, FSB Pembroke Pines, Florida	27-Apr-98 15318	30-Oct-98	01-Jul-99			
IGA Federal Savings Feasterville, Pennsylvania	05-Jan-98 14953	30-Jun-98	01-Jul-98	Conversion of Credit Union	Jade Financial Corporation	
INA Trust, FSB Philadelphia, Pennsylvania	02-Sep-98 15646	15-Oct-99	09-Feb-00	De Novo	Ace Limited INA Holdings Corporation	Insurance
ING Bank, fsb Wilmington, Delaware	03-Dec-99 16782	03-Jul-00		De Novo	ING USA Holding Corporation	Securities
Inez Deposit Bank, FSB Inez, Kentucky	06-Jun-97 14547	08-Jul-97	01-Oct-97	Conversion of national bank		
Insurbanc Farmington, Connecticut	21-Sep-98 15686			* De Novo	Peyton Financial Service Corp. Peyton Street Independent Fin.	Trade Group
Irwin Union Bank, F.S.B. Kalamazoo, Michigan	28-Dec-99 16835			* De Novo	Irwin Financial Corporation	Bank Holding Company
Jackson Federal Savings Bank Lansing, Michigan	26-Jan-98 16382	13-Feb-98 Withdrawn		De Novo	Jackson National Life	Insurance
John Hancock Bank & Trust, FSB Portsmouth, New Hampshire	16-Jan-98 15090	06-Mar-98 Withdrawn		Conversion of state savings bank	John Hancock Mutual Life Insurance Co.	

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Johnston Bank Johnston, Iowa	06-Aug-97 14723	08-Jan-98	17-Jun-98		Johnston Growth Corporation	Bank Holding Company
Kaiser Permanente Federal Pasadena, California	31-Dec-98 15954	27-May-99	01-Nov-99	Conversion of credit union		
Keystone Savings Bank, FSB Prairie City, Iowa	10-Oct-99 16649	02-Feb-00 Withdrawn		De Novo		
Key West Bank Key West, Florida	28-Oct-97 14929	22-Jun-98	08-Feb-99		Key West Bancgroup, Inc.	
LMC First Bank (Kemper Bank) Lake Zurich, Illinois	29-Apr-98 15346	10-Sep-99	Approval Expired	De Novo	Lumbermen Mutual Casualty Co.	Insurance
Legg Mason Trust Bank, FSB Baltimore, Maryland	12-May-98 15377	21-May-99	21-Sep-99	De Novo	Legg Mason, Inc.	Securities
Liberty Bank, FSB Arnolds Park, Iowa	28-Sep-98 15717	16-Dec-98	01-Jan-99	Conversion of national bank	Northwest Iowa Bancorporation	
Lincoln Savings Bank Brooklyn, New York	05-Nov-99 16724	30-May-00 Withdrawn		De Novo		
Manatee River Community Bank Palmetto, Florida	08-May-98 15352	07-Aug-98	07-Dec-98			
MMA Trust Company Goshen, Indiana	14-Jul-99 16425			* De Novo	Mennonite Mutual Aid Association	Insurance
MMC Bank, FSB (@Bank) Framingham, Massachusetts	25-Mar-99 16148	05-May-00	06-Jul-00	De Novo	Marsh & McLennan Companies, Inc.	Miscellaneous-Risk Management Insurance Broking & Consulting

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Marine Bank Omaha, Nebraska	23-Feb-99 16084	23-Jul-99	15-Nov-99	De Novo	Central Illinois Bancorp	Bank Holding Company
Megabank Englewood, Colorado	15-Apr-98 15317	21-Aug-98	01-Sep-98	Conversion of commercial bank	Megabank Financial Corporation	
Members 1st Federal Hackensack, New Jersey	19-Jun-97 14599	03-Mar-98 Withdrawn		Conversion of Credit Union		
Merrill Lynch Trust Company, FSB Somerset, New Jersey	1 25-Apr-97 14460	20-May-97	20-May-97	De Novo	Merrill Lynch & Co., Inc.	Securities-Broker/Dealer
Metlife Bank & Trust Company, FSB Easton, Pennsylvania	1 20-May-98 15394	29-Jun-99 Withdrawn		De Novo	Metropolitan Life Insurance Co.	Insurance
Midwood FSB Brooklyn, New York	23-Dec-97 14932	18-Aug-98 Withdrawn		Conversion of Credit Union		
Midwood FSB Brooklyn, New York	08-Apr-99 16192	11-May-99 Withdrawn		Conversion of Credit Union		
Minnesota Bankfirst Minneapolis, Minnesota	21-Apr-98 15324	12-Jul-99 Withdrawn		Conversion of commercial bank	Bankfirst Corporation, Inc.	
Morgan Trust Company, FSB Memphis, Tennessee	1 31-Dec-98 15955	29-Jan-99 Withdrawn		De Novo	Morgan Keegan, Inc.	Securities - Trust Only
Morgan Trust Company, FSB Memphis, Tennessee	1 26-Feb-99 16102	17-Dec-99	03-Apr-00	De Novo	Morgan Keegan, Inc.	Securities - Trust Only
Mutual Savings Bank Brown Deer, WI	06/15/2000 17079			Conversion of a State Savings Bank	Bank Mutual Corporation Mutual Savings Corporation, MHC	Mutual Holding Company

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Mutual Savings Bank Brown Deer, WI	04/17/2000 17079	17-May-00 Withdrawn				
N.J.M. Bank, FSB West Trenton, New Jersey	30-Mar-98 15263	24-May-99	08-Sep-99	De Novo	New Jersey Mfg. Insurance Co.	Insurance
Nationwide Trust Co., FSB Columbus, Ohio	1 25-Nov-97 14970	13-May-98	01-Sep-98	De Novo	Nationwide Insurance Enterprises	Insurance
National Advisers Trust, FSB Overland Park, Kansas	1 09-Mar-00 16268			* De Novo	National Advisers Holdings Inc.	Trust Only
National Advisers Trust, FSB Overland Park, Kansas	1 10-May-99 16268	03-Sep-99 Withdrawn		De Novo	Legacy Holdings, Inc.	Miscellaneous - Trust Only Investment Planning
New FSB New London, New Hampshire	1 03-Jun-99 16325	20-Jan-00 Withdrawn		De Novo	Phoenix Home Life Mutual Insurance Company	Insurance
New Republic Savings Bank, FSB Rocky Mount, South Carolina	17-Mar-98 15223	15-Sep-98	15-Dec-98			
New Security First Network Bank (Security) Atlanta, Georgia	15-Apr-97 14293	23-Oct-97	30-Sep-98			
New York Life Trust Company, FSB New York, New York	1 14-Oct-98 15751	17-Feb-00		De Novo	New York Life Insurance Co.	Insurance
NextBank San Francisco, California	06-Jul-98 15410	08-Sep-98 Withdrawn			Internet Access Financial Corporation	
Nittany Bank State College, Pennsylvania	21-Apr-98 15295	14-Sep-98	23-Oct-98		Nittany Financial Corporation	

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Nordstrom Financial Services Scottsdale, Arizona	19-Nov-98 15846	17-Dec-99	01-Mar-00	Conversion of national bank	Nordstrom, Inc.	Retail
Northern Trust Bank, FSB Bloomfield Hills, Michigan	06-Feb-98 15128	27-Jul-98	17-Aug-98		Northern Trust Corporation	Bank Holding Company
Northwest Bank Trust Company Davenport, Iowa	25-Sep-97 14840	13-Feb-98	01-Apr-98	Conversion of commercial bank		
Northwestern Mutual Trust Company Milwaukee, Wisconsin	15-Oct-99 16662			* De Novo	The Northwestern Mutual Life Insurance Company	Insurance
Northwoods Bank of Minnesota Park Rapids, Minnesota	10-Sep-97 14810	31-Dec-97	01-Feb-98	Conversion of commercial bank		
Ohio Central Savings Dublin, Ohio	19-Aug-97 14752	04-Dec-97	01-Jun-98	Conversion of Credit Union		
Owen Community Bank, S.B. Spenser, Indiana	02-Feb-99 16021	30-Apr-99	01-May-99	Conversion of state savings bank	Home Financial Bancorp	
Pacific Trust Bank Chula Vista, California	31-Dec-98 15953	08-Sep-99	01-Jan-00	Conversion of Credit Union		
PaineWebber Federal Savings Bank New York, New York	31-Dec-97 15056			* De Novo	Paine Webber Group, Inc.	Securities
Partners First Bank, FSB Buffalo Grove, Illinois	01-May-98 15190	23-Nov-98 Withdrawn			First Annapolis Consulting, Inc.	
Passumpsic Bank, Federal Savings Bank Littleton, New Hampshire	13-Aug-98 15589	11-Feb-99	21-Oct-99	De Novo	Passumpsic Bancorp	Bank Holding Company

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Peoples Bank Rock Valley, Iowa	10-Jun-98 15434	06-Nov-98	08-Feb-99	Conversion of commercial bank	Peoples Bancorp		
Peoples State Bank Grant, Alabama	16-Dec-98 15931	21-Apr-99 Withdrawn		Conversion of commercial bank	Peoples State Group, Inc.		
Pioneer Bank Chattanooga, Tennessee	25-Apr-97 14459	21-Jul-97	08-Sep-97				
Platinum Community Bank Rolling Meadows, Illinois	13-Aug-98 15590	28-Jan-99	01-Mar-99	De Novo	Platinum Bancshares, Inc.		
Principal Bank Des Moines, Iowa	23-Dec-96 14225	14-Nov-97	12-Feb-98	De Novo	Principal Mutual Life Insurance	Insurance	
Republic Bank, FSB St. Petersburg, Florida	10-Mar-98 15129	31-Jul-98	20-Aug-98				
Resources Trust Company Englewood, Colorado	1 24-Dec-97 15045	10-Mar-99 Withdrawn		Conversion of commercial bank	Sun America, Inc.	Insurance	
SEI Trust Company, FSB Oaks, Pennsylvania	1 10-Aug-99 16509	13-Jul-00		De Novo	SEI Investments Company	Miscellaneous - Asset Management	
San Luis Trust Bank San Luis Obispo, California	29-Dec-97 15051	21-May-98	24-Feb-99				
Security Bank Sumner, Nebraska	12-Oct-99 16651	09-Dec-99	01-Feb-00	Conversion of commercial bank			
Shelby Savings Bank Shelby, North Carolina	05-Dec-97 15138	07-Jan-98	03-Feb-98	Conversion of state savings bank	Blue River Bancshares, Inc.		

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Shelter Financial Bank Columbia, Missouri	17-Jun-98 15455	15-Dec-98	12-Apr-99	De Novo	Shelter Mutual Insurance Co.	Insurance
Starr Bank, a FSB Littleton, Colorado	23-Apr-98 15294	30-Jul-98 Withdrawn				
State Bank & Trust Tulsa, Oklahoma	06-Jul-98 15507	13-Nov-98	30-Nov-98	Conversion of National bank.		
State Farm Financial Services, F.S.B. Bloomington, Illinois	01-Jul-97 14640	12-Nov-98	12-Mar-99	De Novo	State Farm Mutual Auto Insurance Company	Insurance
Staten Island Savings Bank Staten Island, New York	19-May-97 14684	30-Jun-97	01-Aug-97	Conversion of state savings bank		
Synergy Federal Savings Bank Cranford, New Jersey	24-Jun-97 14617	19-Dec-97	01-May-98	Conversion of Credit Union		
T. Rowe Price Savings Bank Baltimore, Maryland	22-Oct-98 15731	23-Jul-99	05-Jun-00	De Novo	T. Rowe Price Associates	Securities
The Bank of Commerce Prosperity, South Carolina	09-Sep-97 14770	23-Oct-97 Withdrawn				
The Commercial SB of Western Md. Cumberland, Maryland	26-Feb-98 15145	09-Oct-98	Approval Expired			
The Findlay Savings Bank Cincinnati, Ohio	17-Aug-98 15601	28-Apr-00 Withdrawn		Conversion of state savings bank		
The First Bank of Mitchell Mitchell, Indiana	24-Sep-99 16619	31-Mar-00	07-Apr-00	Conversion of national bank	Waterfield Bank Corp. Fort Wayne, Indiana	

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The Goldman Sachs Thrift, FSB New York, New York	30-Apr-98 15351	12-Aug-98 Withdrawn		De Novo	The Goldman Sachs Group	Securities
The Grange Bank Columbus, Ohio	31-Jul-98 15564	27-Apr-99	01-Jul-99	De Novo	Grange Mutual Casualty Co.	Insurance
The Hartford Bank Hartford, Connecticut	1 23-Dec-97 15048	21-Jan-00		De Novo	The Hartford Group	Insurance
The Home Bank Ducktown, Tennessee	24-Mar-97 14378	18-Jun-97	01-Oct-97	Conversion of commercial bank	First Citizens Bancorp	Bank Holding Company
The Lexington Bank, FSB Lexington, Kentucky	25-Mar-98 15249	31-Jul-98	17-Aug-98		Lexbanc Corporation	
The Mass Mutual Trust Company Hartford, Connecticut	1 23-Dec-98 15930	18-Nov-99	01-Feb-00	De Novo	Massachusetts Mutual Life Ins. Co.	Insurance
The Murray Bank Murray, Kentucky	10-Nov-98 15834	29-Apr-99	15-Jun-99		Banckentucky, Inc.	Bank Holding Company
The Private Bank Atlanta, Georgia	02-Nov-98 15796	25-Feb-99 Withdrawn		De Novo	Private Bancshares, Inc.	
The Private Bank St. Louis, Missouri	17-Nov-99 16742	16-Jun-00	26-Jun-00	De Novo	Private Bancorp, Inc.	Bank Holding Company
The Seneca Falls Savings Bank Seneca Fall, New York	14-Oct-99 16660	28-Jan-00	31-Jan-00	Conversion of state savings bank		
TIAA-CREF Trust Company FSB St. Louis, Missouri	1 10-Dec-97 15018	21-Apr-98	07-Jul-98	De Novo	TIAA Board of Overseers	Insurance

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Towne Bank, FSB Revere, Massachusetts	24-Sep-97 14849	15-Jun-98 Withdrawn				
TransAmerica Federal Savings Bank Reno, Nevada	22-Jul-97 14567	10-Mar-98 Withdrawn		De Novo	Transamerica	Insurance
Transamerica Bank, FSB New Castle, Delaware	15-Jun-98 15146	30-Sep-99 Withdrawn		Conversion of national bank	Transamerica	Insurance
Travelers Bank & Trust Newark, Delaware	11-May-97 14470	24-Nov-97	25-Nov-97	Conversion of commercial bank	CCC Holdings, Inc.	Insurance
Union Federal Savings Bank North Providence, Rhode Island	24-Jul-00 17338			*	Union Bank	
Union Bank USA Lenox, Iowa	15-Nov-99 16734	18-Jul-00 Withdrawn		Conversion of national bank		
Unified Banking Company Lexington, Kentucky	20-Jan-99 15987	01-Feb-99 Withdrawn		De Novo	Unified Financial Services, Inc.	Financial services - internet
Unified Banking Company Lexington, Kentucky	26-Feb-99 16115	08-Oct-99	01-Nov-99	De Novo	Unified Financial Services, Inc.	Financial services - internet
United Financial Mortgage Corporation Oak Brook, Illinois	13-Apr-00 17073			* De Novo	United Financial Mortgage Corporation	
United Trust and Federal Savings Bank Chicago, Illinois	02-Jun-99 16310	22-Jun-00		De Novo	United Bancorp, Inc.	
Village Bank Lawrenceville, New Jersey	04-Aug-98 15565	11-Mar-99	Approval Expired	De Novo	Village Financial Corporation	

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Village Savings Bank, FSB North Canton, Ohio	21-Nov-97 14967	30-Mar-98	08-Jul-98				
Western Dakota Bank Timberlake, South Dakota	29-Jul-99 16496	26-Aug-99 Withdrawn		Conversion of commercial bank	Virtrue Bancorp, Inc.		
Westfield Bank, FSB Westfield Center, Ohio	25-Oct-99 16697			* De Novo	Ohio Farmers Insurance Company	Insurance	
				1 Trust Powers Only			
				* Pending Applications			
				** All decisions are "Approved" unless otherwise indicated.			

Examinations and Supervision Division

NOTE: Shaded areas denote non-banking activity affiliation.

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